

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:

Joyce E. Clark

Case No.: 18-24207

Hearing Date: 5/27/20

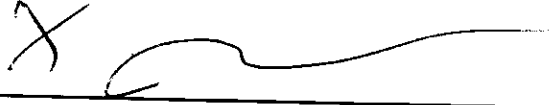
**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF COVID-19 CHAPTER 13 PLAN
MODIFICATION**

I[We], Joyce E. Clark, am [are] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on 4/14/20.

- 1) The Chapter 13 plan was originally confirmed by order entered on 9/28/18.
- 2) I was current with plan payments through March date.
- 3) I was current with post-petition mortgage payments through 5/20 date on realty located at Willingboro, NJ.
[If not applicable, skip] [if more than 1 property add additional lines]
 - (a) The mortgage payments referred to above are x contractual payments adequate protection payments. [Check one]
 - (b) If the confirmed plan includes a cram down on a mortgage, then answer the following:
 - (c) I am current with post-petition real estate taxes on the realty located at n/a.
☐ YES ☐ NO
 - (d) I have current liability insurance on the property and can provide proof thereof.
☒ YES ☐ NO
- 4) I was current with post-petition auto payments through date on the following automobile(s) . [If not applicable, skip]
- 5) The change in my household income previously reported on Schedule I is 484.30. My current household income is \$7600. I have attached a current paystub or proof of the change in income to this certification. [Please redact any personally identifiable information before docketing.] My current total household expenses are now \$5756.04.
- 6) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

The young adults I care for have had their program cancelled which made me unemployed since I have to care for them all day. Thus my income has dropped and I still have not received unemployment but should get it shortly.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Signature:  _____

Dated: 5/22/20